



Worcester Community Housing Resources, Inc.  
11 Pleasant Street - Suite 300, Worcester, MA 01609  
Phone: 508-799-0322 Fax: 508-799-7771

**Crown Hill Homeownership Project**  
**19 Oxford Street and 2 Quincy Street**

**Completed and return application and include documentation listed on the last page to WCHR offices.**

***Equal Housing Opportunity:*** A key goal is to help first time homebuyers of low income attain the dream of owning a home of their own. Anyone who has not owned a home as his or her primary residence within the last three years is considered a first time homebuyer.

**Applicant's Information:**

Applicant's Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Present Address: \_\_\_\_\_

Home Telephone: \_\_\_\_\_ Cellular Telephone: \_\_\_\_\_

How long have you lived at your present address? \_\_\_\_\_ What is your current rent? \_\_\_\_\_

Does it include Utilities:  Yes  No \_\_\_\_\_

Current Employer (Name, Address, Telephone): \_\_\_\_\_

Position: \_\_\_\_\_ Annual Salary: \_\_\_\_\_

*\*Other Income (social security, pensions, disability, welfare, alimony, child support, rent from income property, etc.)* Source of income and annual amount:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Co-Applicant's Name: \_\_\_\_\_ Social Security #: \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

Present Address: \_\_\_\_\_

Home Telephone: \_\_\_\_\_ Cellular Telephone: \_\_\_\_\_

How long have you lived at your present address? \_\_\_\_\_ What is your current rent? \_\_\_\_\_

Does it include Utilities:  Yes  No \_\_\_\_\_

Current Employer (Name, Address, Telephone): \_\_\_\_\_

Position: \_\_\_\_\_ Annual Salary: \_\_\_\_\_

*\*Other Income (social security, pensions, disability, welfare, alimony, child support, rent from income property, etc.)* Source of income and annual amount:

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**Asset Information:**

Please list all assets owned or controlled. (Checking or savings accounts, IRA, 401K, Stocks, Bonds, Property, etc.)  
 You must provide documentation of all assets listed. Use additional sheets to list all accounts if necessary.

Account Number	Description	Value/Current Balance

Please provide copies of the most three (3) months bank and investment statements.

1. Do you have a commitment letter from a bank or mortgage company?  YES or  NO

If YES, from whom and when? \_\_\_\_\_

2. Are you a co-signer or guarantor on any loan or contract?  YES or  NO

If YES, for whom and when? \_\_\_\_\_

**Household Composition:**

Marital Status:  Single  Married  Divorced  Other: \_\_\_\_\_

Please indicate the number of people in your **HOUSEHOLD** (including your self):

1	2	3	4	5
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Full Name:	Household Member relationship	Date of Birth	Birth place	Sex M/F	Social Security Number
1	Head				
2.					
3.					
4.					
5.					
6.					

Please list any additional household members on the back of this.

Does ANYONE else live with you that is not listed above?  YES or  NO

If YES, Please explain: \_\_\_\_\_

**Annual Income:**

Please report all income received by any and all members of the family. Each income must also be documented.

Family Member	Source/Type of Income, (Wages, TAFDC, SSA, SSI, Pension, Child Support, etc.)	Amount	Monthly, Weekly, etc.
1.			
2.			
3.			
4.			
5.			
6.			

**Maximum Eligibility Income by Size of Household**

80% Limit – March 2006 HUD	<b>1 person</b> \$40,150	<b>2 people</b> \$45,900	<b>3 people</b> \$51,600	<b>4 people</b> \$57,350	<b>5 people</b> \$61,950
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The information provided above is true and complete to the best of my/our knowledge and belief. I/we consent to the disclosure of income and financial information from my/our employer and financial references. I/we agree to provide any documentation necessary for the determination of program eligibility. I/we agree that the application and all subsequent documentation shall remain the property of Worcester Community Housing Resources, Inc. and its partners, whether or not selected as a qualified buyer for this project.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Applicant

\_\_\_\_\_  
Date

**For reporting purposes only, the following questions are optional:** *please check all appropriate items.*

- Race/Ethnicity:**    Black                       White                       Hispanic                       Puerto Rican  
 Multi Group                       Native American                       Asian/Pacific                       Eskimo/Aleut  
**SEX:**    Male                       Female                      **HANDICAPPED:**    Yes                       No  
**Veteran Status:**    Vietnam                       Other                       Non Veteran  
**Reported by:**    Applicant                       Co-Applicant                       Other: \_\_\_\_\_

**Privacy Act Notice Statement:** The Department of Housing and Urban Development (HUD) is requiring the collection of the information derived from this form to determine an applicant’s eligibility in a HOME Program and the amount of assistance necessary using HOME Funds. This information will be used to establish level of benefit on the HOME Program; to protect the government’s financial interest; and to verify the accuracy of the information furnished. It may be released to appropriate Federal, State, and Local Agencies when relevant, to civil, criminal or regulatory investigators, and to prosecutors. Failure to provide any information may result in a delay or rejection of your eligibility approval. The department is authorized to ask for this information by the National Affordable Housing Act of 1990.

**The following information is required in addition to an application to be considered a complete application package:**

- Valid photo identification for all household members over the age of 18
- Verification of all household members' income for the most recent eight weeks
- Your tax returns going back three years (2006, 2005, and 2004). You will need them prior to applying for a mortgage so you should order them from the IRS immediately if you do not have copies.
- Backup information on your household composition and size if it differs from your tax returns
- If you have not graduated within the past year from a recognized First Time Homebuyer Education course from the NeighborWorks® HomeOwnership Center of Worcester or other equivalent, multi-part training program recognized by the NeighborWorks® HomeOwnership Center of Worcester, you must pledge to sign up for and successfully complete such a program before closing. You can register for First Time Homebuyer Education sessions by calling the NeighborWorks® HomeOwnership Center of Worcester at (508) 791-2170.
- A letter from a bank or mortgage company qualifying you for a mortgage sufficient to purchase the unit for which you are applying. The letter must outline the rate, term, identify mortgage product and acknowledge the HSF and HOME deed restrictions as it applies to the right of first refusal, subsidy recapture and rights of mortgagees in cases of foreclosure. WCHR staff will be available to discuss with your lender the specifics of this affordable housing program.

Copies of the Deed Rider and Condominium Documents describing the deed restrictions are available upon request, at the offices of Worcester Community Housing Resources, Inc.

**Below is a list of all the properties available, please write your initials in the space provided under "CHOICE INTIAL" to the unit, or units, that you are interested in.**

Sales Prices and Unit Sizes

<u>2 Quincy Street New Construction</u>	<u>CHOICE INTIAL</u>	<u>Sales Price</u>	<u>Approximate Square Footage</u>	<u>Bedrooms</u>	<u>Bathrooms</u>
Townhouse 1 Unit F Garden & First Floor Left		\$114,900	1,080	2	1
Townhouse 2 Unit D Garden and First Floor Center		\$114,900	1,040	2	1
Townhouse 3 Unit A Garden and First Floor Right		\$124,900	1,060	2	1
Townhouse 4 Unit E Second and Third Floor Left		\$129,900	1,140	2	1
Townhouse 5 Unit D Second and Third Floor Center		\$124,900	980	2	1
Townhouse 6 Unit B Second and Third Floor Right		\$149,900	1,390	3	1.5
<u>19 Oxford Street Rehabilitation</u>		<u>Sales Price</u>	<u>Approximate Square Footage</u>	<u>Bedrooms</u>	<u>Bathrooms</u>
Unit 1 - First Floor		\$139,900	1,290	3	1
Unit 2 - Second Floor		\$139,900	1,350	3	1
Unit 3 - Third Floor		\$99,900	1,020	1	1

